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**BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES**

Application Number: 10/708,920
Filing Date: March 31, 2004
Appellant(s): WOODWARD ET AL.

G. Mack Riddle
Reg. No. 55,572
For Appellant

EXAMINER'S ANSWER

This is in response to the appeal brief filed 24 February 2010 appealing from the Office action mailed 25 August 2009.

(1) Real Party in Interest

A statement identifying by name the real party in interest is contained in the brief.

(2) Related Appeals and Interferences

The examiner is not aware of any related appeals, interferences, or judicial proceedings which will directly affect or be directly affected by or have a bearing on the Board's decision in the pending appeal.

(3) Status of Claims

The statement of the status of claims contained in the brief is correct.

(4) Status of Amendments After Final

The appellant's statement of the status of amendments after final rejection contained in the brief is correct.

(5) Summary of Claimed Subject Matter

The summary of claimed subject matter contained in the brief is correct.

(6) Grounds of Rejection to be Reviewed on Appeal

The appellant's statement of the grounds of rejection to be reviewed on appeal is substantially correct.

(7) Claims Appendix

The copy of the appealed claims contained in the Appendix to the brief is correct.

(8) Evidence Relied Upon

U.S. Patent 6,161,139	Win	12-2000
U.S. Pub 2002/0029339	Rowe	3-2002
U.S. Patent 6,202,066	Barkley	3-2001

(9) Grounds of Rejection

The following ground(s) of rejection are applicable to the appealed claims:

Claim Rejections – 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 4-5, 7-8, 10-16, 18-22, 25-45 are rejected under 35 U.S.C. 103(a) as being unpatentable over Win, U.S. 6,161,139 ("Win"), in view of Rowe, U.S. Pub 2002/0029339 ("Rowe").

Re claim 1: (Currently amended) Win discloses a computer-implemented method for specifying and enforcing entitlements for performance of financial transactions, the method comprising:

- *in a computer system having at least a processor and memory, providing a hierarchical entitlement structure with inheritance for specifying entitlements for performing financial transactions* (column 4, lines 22-26; column 5, lines 7-8);

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- *receiving user input for defining a plurality of entitlement groups of said hierarchical entitlement structure, wherein each entitlement group has specified permissions to perform financial transactions* (column 15, lines 15-21; column 4, lines 24-26);

Win doesn't explicitly disclose the limitation comprising *wherein each entitlement group has specified limits on performance of said financial transactions, and membership of each user*. Rowe, however, makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. The present invention relates to methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies, for facilitating commercial transactions, such as the purchase of goods, and for securely storing data. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Win further discloses:

- *in response to a particular user request to perform a financial transaction at runtime, identifying the particular user's membership in a certain entitlement group* (column 5, lines 45-55);
- *determining whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the particular user's performance of the financial transaction* (column 4, lines 15-18).

Re claim 4: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions to access particular objects in a financial application* (column 5, lines 22-29).

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Re claim 5: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions to perform functions on said particular objects* (column 5, lines 22-32).

Re claim 7: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein said limits comprise limitations on values of financial transactions to be performed*. Rowe, however, makes this teaching (paragraph 12, lines 5-13, paragraph 14). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Re claim 8: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits comprising a selected one of per-transaction limits and cumulative limits over a period of time*. Rowe, however, makes this teaching (paragraph 12, lines 5-13; paragraphs 14 and 43). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 10: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable to individual users* (column 16, lines 59-67).

Re claim 11: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applicable collectively to members of an entitlement group* (column 16, lines 59-67).

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Re claim 12: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes defining limits applying collectively to a particular entitlement group and children entitlement groups of said particular entitlement group in said hierarchical entitlement structure* (column 16, lines 59-67).

Re claim 13: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *further comprising tracking financial transactions performed for purposes of determining compliance with limits*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 14: (Original) Win in view of Rowe teaches the limitation of claim 13 as described above. Win doesn't explicitly teach the limitation *wherein said step of tracking financial transactions performed includes maintaining running total values of financial transactions performed in cache for improved performance*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of storing account information and receiving and transmitting account data such as data representing fund transfers and the like (Rowe, paragraph 103, lines 1-4).

Re claim 15: (Original) Win in view of Rowe teaches the limitation of claim 14 as described above. Win doesn't explicitly teach the limitation *wherein said step of determining whether to allow the particular user to perform the financial transaction includes determining whether any limits have been exceeded based on the running total values and the value of the financial transaction requested by the particular user*. Rowe, however, makes this teaching (paragraph 103, lines 1-9; paragraph 149, lines 1-9). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the

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teaching of Rowe with those of Win as discussed above for the motivation of facilitating a commercial transaction (Rowe, paragraph 14).

Re claim 16: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *further comprising: maintaining permission information for entitlement groups in the hierarchical entitlement structure in cache to improve system performance* (column 2, lines 60-67; column 3, lines 1-7).

Re claim 18: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to administer a certain other entitlement group* (column 2, lines 35-43; column 24, lines 39-40).

Re claim 19: (Original) Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein permissions to administer a particular entitlement group include modifying permissions of said certain other entitlement group* (column 2, lines 25-43).

Re claim 20: (Original) Win in view of Rowe teaches the limitation of claim 18 as described above. Win further teaches the limitation *wherein said permissions to administer a certain other entitlement group are subject to limitations defined for the entitlement group having said permissions to administer* (column 24, lines 39-40; column 16, lines 59-64).

Re claim 21: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win further teaches the limitation *wherein permissions provided to an entitlement group include permissions to extend a certain other entitlement group* (column 15, lines 63-67).

Re claim 22: (Original) Win in view of Rowe teaches the limitation of claim 21 as described above. Win further teaches the limitation *wherein permissions to extend a certain other entitlement group include*

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permissions to define a child entitlement group of said particular entitlement group (column 16, lines 59-64).

Re claim 23: (Canceled)

Re claim 24: (Canceled)

Re claim 25: (Previously presented) Win discloses a system for specifying and enforcing entitlements for performance of financial transactions, the system comprising:

- *a computer having at least a processor and memory* (column 4, lines 27-31);
- *a hierarchical entitlement structure with inheritance for specifying entitlements for performing financial transactions* (column 4, lines 22-26; column 5, lines 7-8);
- *a user input module for specifying a plurality of entitlement groups of said hierarchical entitlement structure, wherein each entitlement group has specified permissions to perform financial transactions* (column 15, lines 15-21; column 4, lines 24-26);

Win doesn't explicitly disclose the limitation comprising *wherein each entitlement group has specified limits on performance of said financial transactions, and user membership*. Rowe, however, makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. The present invention relates to methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies, for facilitating commercial transactions, such as the purchase of goods, and for securely storing data. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with

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those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Win further discloses:

- *an enforcement module for determining, in response to a particular user's request to perform a given financial transaction at runtime, whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the entitlement group of which the particular user is a member* (column 2, lines 52-65).

Re claim 26: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 2 above, therefore the same rejection applies.

Re claim 27: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 3 above, therefore the same rejection applies.

Re claim 28: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 4 above, therefore the same rejection applies.

Re claim 29: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 5 above, therefore the same rejection applies.

Re claim 30: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 6 above, therefore the same rejection applies.

Re claim 31: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 7 above, therefore the same rejection applies.

Re claim 32: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 8 above, therefore the same rejection applies.

Re claim 33: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 9 above, therefore the same rejection applies.

Re claim 34: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 10 above, therefore the same rejection applies.

Re claim 35: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 11 above, therefore the same rejection applies.

Re claim 36: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 12 above, therefore the same rejection applies.

Re claim 37: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 13 above, therefore the same rejection applies.

Re claim 38: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 14 above, therefore the same rejection applies.

Re claim 39: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 15 above, therefore the same rejection applies.

Re claim 40: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 16 above, therefore the same rejection applies.

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Re claim 41: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 17 above, therefore the same rejection applies.

Re claim 42: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 18 above, therefore the same rejection applies.

Re claim 43: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 19 above, therefore the same rejection applies.

Re claim 44: (Previously Presented) The claim recites limitations already addressed by the rejection of claims 20 above, therefore the same rejection applies.

Re claim 45: (Currently amended) Win discloses a method for defining and enforcing permissions and limits on performance of financial transactions in a banking system, the method comprising:

- *in a banking system implemented in a computer system having at least a processor and memory, receiving user input defining a plurality of entitlement groups, wherein each entitlement group has specified users, permissions to perform financial transactions* (column 4, lines 27-31);

Win doesn't explicitly disclose *wherein each entitlement group has limits on performance of said financial transactions*. Rowe, however, makes this teaching in a related endeavor (paragraph 12, lines 5-13; paragraph 14). Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. The present invention relates to methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies, for facilitating commercial transactions, such as the purchase of goods, and for securely storing data. It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Rowe with those of Win as discussed above for the motivation of establishing entitlement to access the account (Rowe, abstract).

Win further discloses:

- *organizing said plurality of entitlement groups into hierarchical structure with inheritance specifying permissions and limits for performing financial transactions (column 4, lines 22-26; column 5, lines 7-8);*
- *in response to a particular user request to perform a financial transaction in the banking system at runtime, identifying the particular user's membership in a certain entitlement group (column 5, lines 2-13);*
- *determining whether to allow the particular user to perform the financial transaction based on permissions and limits of said hierarchical entitlement structure applicable to the particular user's performance of the financial transaction (column 2, lines 52-65).*

Claims 2-3, 6, 9, 17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Win, U.S. 6,161,139 ("Win"), in view of Rowe, U.S. Pub 2002/0029339 ("Rowe"), as applied to claims 1, 4-5, 7-8, 10-16 described above, further in view of Barkley, U.S. 6,202,066 ("Barkley").

Re claim 2: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said hierarchical entitlement structure provides that a given entitlement group inherits permissions provided to its parent entitlement group in said hierarchical entitlement structure*. Barkley, however, makes this teaching (column 9, lines 48-60). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of knowing whether access is provided as a result of the permissions defined for the role or group itself or is based on permissions associated with inherited roles or groups (Barkley, column 10, lines 1-4).

Re claim 3: (Original) Win in view of Rowe and further in view of Barkley teaches the limitation of claim 2 as described above. Win further teaches the limitation *wherein said step of defining a plurality of entitlement groups includes restricting permissions inherited by an entitlement group from its parent entitlement group in said hierarchical entitlement structure* (column 11, lines 39-43; column 13, lines 14-15).

Re claim 6: (Original) Win in view of Rowe teaches the limitation of claim 4 as described above. Win doesn't explicitly teach the limitation *wherein at least some of said particular objects represent bank accounts*. Barkley, however, makes this teaching (column 11, table 1). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of effectuating bank policy (column 11, lines 60-61).

Re claim 9: (Original) Win in view of Rowe teaches the limitation of claim 1 as described above. Win doesn't explicitly teach the limitation *wherein said step of defining a plurality of entitlement groups includes defining permissions applying to a selected one of functions of a financial application and objects of a financial application*. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

Re claim 17: (Original) Win in view of Rowe teaches the limitation of claim 16 as described above. Win doesn't explicitly teach the limitation *wherein said permission information is modeled as three-tuples representing negative permissions*. Barkley, however, makes this teaching (column 11, lines 57-67; column 12, lines 1-32). It would have been obvious to one of ordinary skill in the art at the time of the invention to combine the teaching of Barkley with those of Win as discussed above for the motivation of implementing bank policy (Barkley, column 11, lines 57-59).

(10) Response to Argument

Claims 1, 4-5, 7-8, 10-16, 18-22 and 25-45

With regard to the claims above, Appellants argue that Win does not provide any discussion of financial transactions being performed and thus, there is nothing to teach or remotely suggest how one might use Win's system to specify and enforce permissions and limits for performing financial transactions.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Win discloses as his invention a method that comprises storing information that defines administrative roles, that associates a user with one or more of the administrative roles, and that associates each administration role with one or more administrative privileges. Win generally relates to methods of controlling access to protected information resources in a network environment, and, more specifically, to methods, apparatus, and products for managing and administering, from several distributed locations, a system for facilitating secure and selective access to network resources based on a role of a user of the resources. As such, the teachings of Win are found in a field of endeavor, which, while not unrelated, is also within the scope and reasoning of one of ordinary skill in the art.

The 25 August 2009 Office Action points to Win, at least column 2, lines 66-67; column 3, lines 1-7; column 11, lines 40-44; column 5, lines 18-21, which recites:

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"According to one feature, information is stored that associates each of a plurality of users with one or more administrative roles. At least two users administer the access control computer system from different locations, or from computers connected to two different local area networks."

According to another feature, information is stored that associates a user with administrative roles, and that associates the administrative role with one or more other roles."

"...the Personalized Menu Service constructs a personalized menu of resources showing only those resources that the user is authorized to access according to the user's profile information, including the user's roles and privileges."

"In some embodiments, the term User Type or Person Type refers to employees, directors, officers, contractors, customers, distributors, etc., and Role refers to a job function such as sales representative, financial analyst, etc."

From the above disclosure, it is apparent that Win is directed towards administering roles that govern access to administrative functions and describes means by which authorization (permission) to perform a certain function (i.e. financial transaction) is provided to persons tasked with performing certain roles or functions (i.e. financial analyst). The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly.

Win doesn't explicitly disclose the limitation specifying limits for performing financial transactions. Rowe, however, is relied upon to disclose this feature. Rowe discloses as his invention a method and apparatus for facilitating monetary and commercial transactions and for securely storing data. Rowe relates to methods and methods and devices for permitting monetary transactions, such as the transfer of funds and the payment of monies. As such, the teachings of Rowe are found in field of

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endeavor, which, while not unrelated, is also within the scope and reasoning of one of ordinary skill in the art.

The 25 August 2009 Office Action points to Rowe, at least paragraphs 12 and 14, which recites:

"This method comprises the steps of providing customer data to the account provider, establishing an account type, assigning a value limit for the account, depositing funds in the financial account in an amount not exceeding the value limit, assigning the financial account an expiration date after which access to the financial account is generally prohibited by a user, and generating an account signature for use in establishing later entitlement to access the financial account."

"One or more embodiments of the invention comprise a method of facilitating a commercial transaction comprising establishing a financial account, the account having a maximum funds limit, funds associated therewith not exceeding the limit..."

From the above disclosure, it apparent that Rowe discloses the limitation comprising specifying limits for performing financial transactions. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Win and Rowe should be maintained accordingly.

Appellants further argue that Win does not include or makes no mention of a hierarchical entitlements structure with inheritance, or entitlements between roles for performing financial transactions.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented,

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and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

The 25 August 2009 Office Action points to Win, at least column 4, lines 22-26; column 5, lines 2-8; column 18, lines 25-34, which recites:

"Users are individuals who have a relationship with an organization and play various roles, and are registered in the system 2. Users may be members of an organization, or may be customers, suppliers, or business partners of the organization. Administrators control the system."

"A Role may reflect a relationship of a User to the organization (employee, customer, distributor, supplier), their department within an organization (sales, marketing, engineering) or any other affiliation or function (member of quality task force, hotline staff member) that defines their information needs and thus their access rights or privileges."

"Any user who is assigned the role of "Sales Manager" in the future will automatically have access to the "National Sales Report" resource. If the administrator later un-assigns "Sales Manager" from the "National Sales Report" resource, then all users associated with the "Sales Manager" role will automatically lose access to the resource."

From the above disclosure, it apparent that Win discloses a hierarchical entitlements structure with inheritance between roles. The limitation for the claim above as written, does not differentiate from the disclosure described above and is therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Win should be maintained accordingly.

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Appellants further argue that Rowe's teachings are not comparable as the limitations described by Rowe are tied to particular accounts rather than to users or roles or an entitlement group.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

The 25 August 2009 Office Action points to Rowe, at least paragraph 40, which recites:

"In a step S1e, the account provider assigns the account with a maximum funds value or value limit... Most often, the maximum value will comprise the amount of an initial deposit into the account by the customer."

It apparent from the above disclosure that Rowe discloses wherein both transaction limits as well as cumulative limits are established for a financial transaction as follows: (Paragraph 40). In this case, a deposit into the account is allowed to accumulate up to the maximum deposit limit ("cumulative limit") set by the account provider for the account. Also, the maximum number of transactions permitted ("per transaction limit") is limited only by the number of deposit transactions necessary to fund the account up to the maximum amount permitted for the account.

Rowe also teaches wherein transaction limits are imposed by the account provider as follows:

"This method comprises the steps of providing customer data to the account provider, establishing an account type, assigning a value limit for the account, depositing funds in the financial account in an amount not exceeding the value limit, assigning the financial account an expiration date after which access to the financial account is generally prohibited by a user..." [Abstract].

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In this case, the expiration date set by the account provider for transacting with the financial account serves the same purpose as limiting the number of transactions permitted for the account.

In another instance, Rowe discloses wherein transaction limits and cumulative limits for the account provider to follow are set by the user of the account for as follows:

“The customer may arrange the account such that funds are debited and transferred to the charity [or any other account] at one or more predetermined times and for one or more predetermined amounts” [Paragraph 35].

In this case, an account is permitted to be transacted upon only during the periods or times set for transacting whereas the maximum amount(s) permitted during the processing of the account is limited by the user. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Rowe should be maintained accordingly.

Claims 12 and 36

With regard to the claims above, Appellants argue that Win makes no mention of a hierarchical entitlements structure in which a particular entitlement group has a child entitlement group.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

The 25 August 2009 Office Action points to Win, at least column 15, lines 64-67; 16, lines 59-67, which recites:

"...Administration Application 114 can delegate administration of users, roles, servers of the system to other administrators. The system 2 defines a special type of role, called an Admin. Role."

"The Role Admin privilege may be delegated to owners of a particular resource, for example the technical support database. Administrators in the Technical Support Department would be able to control who has access to that resource by assigning or removing roles associated with that role from user accounts. The list of roles that may be managed by an administrator with this privilege is limited to roles that have been assigned to their associated Admin Role record."

Rowe discloses the assigning or removing of roles within an organization by administrators who may be delegated the role of administering access privileges by other administrators. In the above instance (Technical Support Department example), the role of controlling access was delegated to the group by an administrator in order for access privileges to be handled by the department itself. Rowe thus teaches an entitlements structure within an organization in which a particular group has a child or dependent entitlement group. The limitation for the claim above as written, does not differentiate from the disclosure described above and is therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Win should be maintained accordingly.

Claims 8 and 32

With regard to the claims above, Appellants argue that Rowe's teachings of single value limits associated with a given financial account and Appellant's claimed invention providing for per-transaction and cumulative limits which are applicable to particular users or roles are not comparable.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented,

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and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

The 25 August 2009 Office Action points to Rowe, at least paragraph 40, which recites:

"In a step S1e, the account provider assigns the account with a maximum funds value or value limit... Most often, the maximum value will comprise the amount of an initial deposit into the account by the customer."

It apparent from the above disclosure that Rowe discloses wherein both transaction limits as well as cumulative limits are established for a financial transaction as follows: (Paragraph 40). In this case, a deposit into the account is allowed to accumulate up to the maximum deposit limit ("cumulative limit") set by the account provider for the account. Also, the maximum number of transactions permitted ("per transaction limit") is limited only by the number of deposit transactions necessary to fund the account up to the maximum amount permitted for the account.

Rowe also teaches wherein transaction limits are imposed by the account provider as follows:

"This method comprises the steps of providing customer data to the account provider, establishing an account type, assigning a value limit for the account, depositing funds in the financial account in an amount not exceeding the value limit, assigning the financial account an expiration date after which access to the financial account is generally prohibited by a user..." [Abstract].

In this case, the expiration date set by the account provider for transacting with the financial account serves the same purpose as limiting the number of transactions permitted for the account.

In another instance, Rowe discloses wherein transaction limits and cumulative limits for the account provider to follow are set by the user of the account for as follows:

"The customer may arrange the account such that funds are debited and transferred to the charity [or any other account] at one or more predetermined times and for one or more predetermined amounts" [Paragraph 35].

In this case, an account is permitted to be transacted upon only during the periods or times set for transacting whereas the maximum amount(s) permitted during the processing of the account is limited by the user. The limitation for the claim above as written, does not differentiate from the disclosure described above and is therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Rowe should be maintained accordingly.

Claims 26 and 27

With regard to the claims above, Appellants argue that Win and Rowe do not teach a hierarchical entitlement structure with inheritance in which permissions are inherited from above.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Barkley discloses wherein permissions are inherited by an entitlement group from its parent entitlement group in a hierarchical entitlement structure. The 25 August 2009 Office Action points to Barkley which recites:

"The capability for one role to inherit another role – that is, for example, while members of "manager" have their own permissions, they may also inherit those of "subordinate" – is a common feature of RBAC models. Such a "role hierarchy" is implemented by a strict partial

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ordering on the set of roles. One can think of role inheritance as the capability for one role to be authorized for (or "included in") another role" [column 9, lines 48-55].

"Similarly, the members of branch_manager have permission to read the accounts directory and account files, and to read and delete suggestion files, as noted above, while the members of employee have permission to read all employee files, but do not have permission to access files or directories associated with Object Access Type accounts" [column 12, lines 7-12].

It is apparent that Barkley's approach to inheritance describes an inheritance structure wherein roles occupying a higher level in the organization (e.g. "branch_manager") are permitted greater access privileges compared to roles occupying lower levels within the same organization (e.g. "members of employee") whose access privileges are more restricted. Thus Barkley's inheritance approach teaches a "top-down" inheritance methodology. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

Claim 30

With regard to the claim above, Appellants argue that Win and Rowe do not teach wherein at least some of said particular objects represent bank accounts.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Barkley discloses wherein at least some of said particular objects represent bank accounts. The 25 August 2009 Office Action points to Barkley which recites:

"Table 1 thus illustrates a typical method of providing employees of varying responsibility, where the roles/groups and their hierarchy are as shown in Fig. 1, with appropriate access to various files maintained by the bank's computer system...such as files related to depositor account information and employee information" [column 11, lines 20-25]

"In the example, role/group permissions defined for each of four Object Access Types (OATs) according to the invention are shown in Table 1, as follows. The OATs accounts apply to files that contain individual account information and to directories that hold such files." [column 11, lines 40-44]

The above passages recite wherein at least some object types (e.g. "OATs") refer to "account" elements. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

Claim 33

With regard to the claim above, Appellants argue that Win and Rowe do not teach defining permissions applicable to a selected one of functions of a financial application and objects of a financial application.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

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Barkley discloses defining permissions applicable to functions of a financial application and objects of a financial application. The 25 August 2009 Office Action points to Barkley which recites:

"The permissions granted to each role with respect to various objects by the OATs are designed to implement bank policy..." [column 11, lines 57-59]

'The role/group account_rep must be able to create and delete account files; thus, account_rep has permission to traverse and write into the accounts directory, and read and delete account files..." [column 11, lines 63-66]

The above passages disclose permissions or entitlements applicable to functions of a financial application (e.g., "account files"). The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

Claim 41

With regard to the claim above, Appellants argue that Win and Rowe do not teach modeling the permission information as three-tuples.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Barkley discloses modeling permission information as three-tuples. The 25 August 2009 Office Action points to Barkley which discloses wherein the Object Access Type indicates multiple levels of

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permission or access information (e.g., "accounts"; "ed_to_dir"; "employee_read"; "suggestions") – column 11, Fig. 1.

The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

Claims 2-3, 6 and 9

With regard to the claims above, Appellants argue that although Barkley discusses that one role may inherit from another role, Barkley takes a bottom-up, rather than a top-down, approach to inheritance and thus, teaches away from Appellant's top-down inheritance approach.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Barkley discloses wherein permissions are inherited by an entitlement group from its parent entitlement group in a hierarchical entitlement structure. The 25 August 2009 Office Action points to Barkley which recites:

"The capability for one role to inherit another role – that is, for example, while members of "manager" have their own permissions, they may also inherit those of "subordinate" – is a common feature of RBAC models. Such a "role hierarchy" is implemented by a strict partial ordering on the set of roles. One can think of role inheritance as the capability for one role to be authorized for (or "included in") another role" [column 9, lines 48-55].

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"Similarly, the members of branch_manager have permission to read the accounts directory and account files, and to read and delete suggestion files, as noted above, while the members of employee have permission to read all employee files, but do not have permission to access files or directories associated with Object Access Type accounts" [column 12, lines 7-12].

It is apparent that Barkley's approach to inheritance describes an inheritance structure wherein roles occupying a higher level in the organization (e.g. "branch_manager") are permitted greater access privileges compared to roles occupying lower levels within the same organization (e.g. "members of employee") whose access privileges are more restricted. Thus Barkley's inheritance approach teaches a "top-down" inheritance methodology. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

Claim 17

With regard to the claim above, Appellants argue that although Barkley does discuss modeling permissions as three-tuples, it does not represent permissions negatively.

The Office respectfully disagrees, and maintains that the prior art references, used in rejecting the claims, clearly and expressly discloses all the recited features of the claims, as currently presented, and that Applicant has misinterpreted and/or not fully considered all the teachings and disclosures of the prior arts of record.

Barkley discloses modeling permissions represented negatively as follows:

"The permissions granted to each role with respect to various objects by the OATs are designed to implement bank policy. In a more specific example, the permissions granted to members of account_rep for each of the Object Access Types to effectuate bank policy may be implemented as

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follows: The role/group account_rep must be able to create and delete account files... Note that account_rep does not have permission to read the accounts directory because bank policy is that account_rep does not need to be able to create a list of all account holders; similarly, account_rep does not have permission to write into an accounts file... while the members of employee have permission to read all employee files, but do not have permission to access files or directories associated with the OATs accounts... Note that teller has no permission to create or delete files in the directory accounts..." [column 11, lines 57-67; column 12, lines 1-32]

It is evident that the above disclosure describes wherein permissions are represented negatively. The limitations for the claims above as written, do not differentiate from the disclosure described above and are therefore interpreted broadly. As such, the rejection with regard to the above argument with regard to Barkley should be maintained accordingly.

(11) Related Proceeding(s) Appendix

No decision rendered by a court or the Board is identified by the examiner in the Related Appeals and Interferences section of this examiner's answer.

For the above reasons, it is believed that the rejections should be sustained.

Respectfully submitted,

/Clifford Madamba/
Examiner, Art Unit 3695
26 March 2010

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Supervisory Patent Examiner, Art Unit 3695

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